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ABSTRACT

Labor force participation rates for the years 1967 and 1987 indicate a significant trend toward early retirement by men (beginning in their fifties). Women in their fifties, on the other hand, have increased their labor force participation rate. By the age of 60, however, their labor force participation rates also decline sharply. Although this decline in labor force participation rates is expected to continue, the large increase in the number of persons who will be in their fifties in the year 2000 will counterbalance their declining labor force participation rates, thus appearing to slow (but not actually slowing) the trend toward declining participation with age. Part-time and self-employment will likely continue to increase among older workers. Here too, however, participation rates fall off sharply for persons aged 65 and older. The distribution of older Americans by geographic area is likely to be another important factor in the labor market picture in the year 2000. Success in bringing the older person into the work force will depend on strong, responsive, imaginative programs of assessment and testing and counseling and training, reinforced by strong job development programs focusing on job design related to kinds of work, hours and days of work, and so on. (MN)

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MONOGRAPH

THE OLDER WORKER

by

Dr. Seymour L. Wolfbein

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

DR. SEYMOUR L. WOLFBEIN spent the first 25 years of his working life in the Federal service in Washington, DC, most of it in the U.S. Department of Labor where he rose through the ranks to become Deputy Assistant Secretary of Labor. He also was the first Manpower Administrator under President Kennedy; during this time he developed and headed the system which collects and analyzes employment and unemployment conditions in the USA. For 40 months in a row, Dr. Wolfbein conducted the monthly national press conference on employment and unemployment before the media.

In the mid-1950s, Dr. Wolfbein published two landmark papers in which he predicted the shift in the American economy from goods to service producing sectors, and the emergence of the South and Southwest as the areas of greatest economic development. He twice received the Department's Distinguished Award.

In 1967, Dr. Wolfbein became Dean of the School of Business Administration at Temple University, serving 12 years in that position. During that time the School's faculty increased from 60 to 210, was listed in the top ten in graduate work in economics and introduced curricula in Computer and Information Science and Health Administration.

Dr. Wolfbein has lectured in 33 countries for the U.S. Department of State and the USIA, has been the U.S. Delegate to various international meetings in Geneva, Lisbon, Paris, Athens and Rome, helped establish and was Dean of Temple University's Campus in Japan and was Dean of Faculties at the Salzburg Seminar in American Studies in Salzburg, Austria.

Dr. Wolfbein's doctorate is from Columbia University. The University has awarded him a medal in Economics and an Alumni Award of Honor. He is an elected Fellow of the American Statistical Association and the American Association for the Advancement of Science, and is the author of eight books and over 100 articles in professional and technical journals.

Today Dr. Wolfbein is president of his own management consulting firm, and while he has worked with many of the Fortune 500 companies, he is also concentrating on the relatively smaller and medium size establishments where he thinks a good deal of the action will be until at least the year 2000. Dr. Wolfbein's expertise has made him a popular lecturer, and he appears before a wide variety of educational, management and related meetings both here and abroad.

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THE OLDER WORKER

Before we begin, we note that the word older has many connotations. Who is regarded as old, it turns out, is not only in the eyes of the beholder, it also varies with the law, custom, organization, etc. Thus, the Age Discrimination in Employment Act which is the law of the land begins at age 40; the American Association of Retired Persons accepts membership in the organization at age 50; one may retire with Social Security (at reduced benefits) at age 62; the "conventional" retirement age is considered to be 65; another law of the land bars compulsory retirement with a few occupational exceptions until age 70. Stepping gingerly through this minefield, we will also vary our age cutoffs, depending on the matter being discussed, the availability of data on what we are discussing, and wherever possible we will provide enough age detail so that we all can choose our own cutoffs to fit our own operations, geography, labor supply focus, etc.

As we survey the current labor supply scene and, indeed, look out over the next dozen years to the year 2000, the spotlight is beginning to turn more directly on those at the upper end of the age span. With younger workers continuing to decline in numbers and with those in the middle years at unprecedentedly high worker rates which are expected to decelerate their increases of the past twenty years, the question being asked is what can we expect from people in their later years in the form of additional labor force participation.

The question is particularly apt because older people represent an enormous wealth of experience and skills and talent gained over the years. Their motivation, high productivity, low absentee rates are all plus marks. And their numbers are very large and growing. The Bureau of Labor Statistics counted 371/2 million men and women 50 years of age and over as not in the labor force in 1987, with 25 million of them 65 and over.

A. Work Force Participation: The Past

For those exploring the potentials of training and retraining, placing and hiring older workers, a little background history is important. Consider the trends in the proportion of the various groups participating in the work force over the past 20 years:

	WHITE MEN		WHITE WOMEN		NONWHITE MEN		NONWHITE WOMEN	
AGE	1967	1987	1967	1987	1967	1987	1967	1987
50-54	94 1/2	90	51	62	89 1/2	82	58 1/2	62
55-59	90 1/2	80	48	52	85	73	51	53
60-64	78	56	35	33	73	47	42	34
65-69	43 1/2	25	16 1/2	14	44	22	21	14
70+	14 1/2	11	5 1/2	14	17	7	8	5

Source: U.S. Bureau of Labor Statistics

• Even if we start with the relatively young age of 50, so far as the men are concerned, the trend has been down, and sharply so as age goes up. Only a little over half of the men 60-64 are in the labor force and one-fourth of the men 65-69 remain in the labor force.

• Significant declines have taken place among both white and nonwhite men.

• These figures are also available by single years of age and they emphasize the significant move toward early retirement by men even in their fifties. For example, worker rates have declined between 1967 and 1987 for men 55 years of age from 91% to 84%, for men 56 years of age from 91% to 82%, etc. For men 60 years old, the rate fell from 85% to 70%, for men 61 years old from 82% to 65% during that period of time, etc.

• The only increases we get 1967-1987 are the familiar ones, i.e., the women have moved up their labor force participation rates - but this is true only for women in their fifties; from 60 years of age on their worker rates have come down, and this has been true for both white and nonwhite women.

B. Workforce Participation: The Future

Those responsible for looking into this matter and preparing government projections to the year 2000 in this field anticipate significant declines among most of the older age groups.

Here is the latest outlook, starting with the overall picture first:

NUMBER IN LABOR FORCE

AGE	(000) 1988	2000	% CHANGE
50-54	8,326	13,523	+62
55-59	6,961	8,671	+25
60-64	4,629	4,299	-7
65-69	1,799	1,347	-25
70+	1,216	1,047	-14

Source: U.S. Bureau of Labor Statistics

These figures are great examples of what we mean by making sure what we mean by older workers and, more than incidentally, how the past is really prologue when we talk about demography.

Thus, for people in their fifties, from here on out until the end of the century, the labor supply will be distinctly on the rise, with relatively very large increases at that. A person fifty years of age in 2000 will have been born in 1950, when birth rates were going up. The story is quite different for those in their sixties in 2000, where the outlook is for significant declines. This, too, has been in the demographic cards because, for example, a person 65 years old in 2000 will have been born in 1935 when birth rates were at historic lows during the depression years.

What differentiates people in their fifties from the rest of the older group is that while worker rates are projected to go down for both,the population increases for those in their fifties will counterbalance their declining worker rates, while the opposite is going to be true for those in their sixties, where falling labor market participation rates will overwhelm the population side of the equation.

On top of all this, one can expect major differences among these age groups by sex, color, and ethnicity:

OLDER WORKER OUTLOOK 1988-2000

Percent Change in Number in Labor Force

	MALE	FEMALE	WHITE	BLACK	HISPANIC	OTHER
50-54	+56	+71	+62	+61	*	+110
55-59	+20	+31	+23	+24	+56	+86
60-64	-11	-2	-9	-2	+29	+57
65-69	-27	-22	-28	-10	+27	+26
70+	-19	-17	-15	-9		+21

Source: U.S. Bureau of Labor Statistics

*Not available.

"Other" category includes a wide range of individuals, e.g., American Indian, Aleut, but mostly Asian, predominantly Oriental.

With the exception of those in their fifties, the terrain is marked by minus signs, for men and women, Black and White. It will be the Hispanics and Others who will move up fast from now to 2000.

> *Success in bringing the older person into the work force will depend on strong, responsive, imaginative programs of assessment and testing, counseling, training, buttressed by equally strong job development programs focusing on job design relating to kinds of work, hours and days of work, etc. These efforts could also become important phases of planned retirement programs and job development efforts in connection with plant and office layoffs, re-employment of the disabled and the like.*

C. Employment Levels and Occupational Distribution

The preceding points are re-emphasized as we look more closely at the current scene to which the past trends we have examined have brought us, and from which the future outlook which we have described will be taking off.

UNEMPLOYMENT: One of the more familiar patterns found in labor force analysis is that unemployment rates go down with age. The jobless rate is highest among the very young who are at the beginning of their career development, then falls persistently until it reaches its lowest levels at the

upper range of the age scale. It turns out that this is true in all phases of the business cycle when overall unemployment is high or low.

In 1987, for example, with an overall unemployment rate of 6.2%, the rate was as high as 16.9% for teenagers, 9.7% for those in their late twenties and early thirties, 6.0% for those in their late thirties and early forties, 4.0% for those in their late forties and early fifties, ending up at 2.5% among those 65+.

This pattern exists among men and women, Black, White, Hispanic and Others and is another factor that has to be taken into account in viewing the older population as a potential supply of additional workers, i.e., particularly for those 60 and over, worker rates are low to begin with and among those who do remain in the labor force, unemployment and availability for jobs is also low.

WORKING PART TIME: What ties in with our previous reference to the importance of job development and job design for the older population is the well known fact that voluntary part time work is a much more important phenomenon among them than it is for the rest of the population. The picture for the year 1987 looked like this:

PERCENT ON VOLUNTARY PART TIME WORK

	MEN	WOMEN
20-24	12%	19%
25-44	21	17
45-64	33	19
65+	43	55

SOURCE: U.S. Bureau of Labor Statistics

Another way of putting this is to note, for example, that while men 65+ account for about 2 1/2% of all male workers, they account for seven times that proportion (15%) of all male part timers.

SELF EMPLOYMENT: Before moving on to see where on the occupational ladder the older population can be found, another familiar principle in labor force analysis by age ought to be noted, that is, that working for oneself is indeed an important feature of the employment profile of older people. This, of course, is particularly true of agriculture, where nearly half of all employed men (47%) and one third of all women (34%) are self employed.

Self employment, however, is also a major phenomenon in the labor force scene among older persons in nonagricultural industries, as can be seen from the data for 1987:

PERCENT IN NONAGRICULTURAL INDUSTRY WHO ARE SELF EMPLOYED

	MEN	WOMEN
TOTAL	10%	6%
25-34	7	5
35-44	12	8
45-54	13	7
55-64	16	9
65+	32	17

SOURCE: U.S. Bureau of Labor Statistics

Just about one out of every six men in the 55 to 64 year age group who are in nonagriculture are self employed, and that ratio doubles among men 65+. Even among the nonagriculturally employed at age 55 to 64, about one out of every ten women are in self employment, and that ratio almost doubles too among the women 65 and over.

OCCUPATIONAL DISTRIBUTION: Through the courtesy of the U.S. Bureau of Labor Statistics we have received unpublished data on the age distribution of persons employed in the major occupational groups and a number of specific job fields. On the basis of these materials we have constructed Table 1 (see p.6), which shows for each of these occupations the proportion of the employed who are 55 years of age and over, separately for men and women, broken out by three age groups 55-59, 60-64 and 65+. The information is based on all the returns for 1987.

Each of the occupations has an interesting story, but here are some highlights:

• Men 55 years of age and over account for about one out of every seven men employed; the corresponding figure for women 55+ is about one in eight. We are obviously dealing, therefore, with a not insignificant group of employed Americans.

• It will be no surpise, in view of what has been reviewed up to now, to find that these proportions fall off sharply with age: The 65+ age group accounts for a little under 3% of all employed men and 2% of all employed women.

• All of these figures vary very widely depending on the occupation involved, revealing significant clues on the whereabouts of the staying power of the older worker on the different rungs of the occupational ladder.

• Thus, among the men 55 years and over, their proportion of total employment is close to the 20% mark in such diverse fields as administrators and managers in public administration; in the legal and health diagnosing (doctors, dentists) fields; in such clerical endeavors as the processing of financial records; in cleaning and building services (janitors, etc.); and in such personal service fields as barbers. Off by itself, of course, are the farmers and farm managers, where 40% of all men employed are 55+.

• Here, too, the figures shade off quickly when the focus is on the older group such as men 65+. As noted, they account for about 3% of all employed men, and that is about where it stands across the occupational board with the familiar exception of farming, and discernably higher percentages again in the legal and health diagnosing occupations and personal service.

• Among the women, higher than average representation by those 55+ are the same as for men in some instances, e.g., managers in public administration, processing of financial records, cleaning and building service and the farm.

TABLE 1

PROPORTION OF OLDER MEN AND WOMEN IN SELECTED OCCUPATIONS IN 1987

	MEN				WOMEN			
OCCUPATION	**55+**	**55-59**	**60-64**	**65+**	**55+**	**55-59**	**60-64**	**65+**
TOTAL	13%	6%	4%	3%	12%	6%	4%	2%
EXEC.ADM.MANAGERIAL	17	8	6	3	11	6	3	2
Public Adm.	21	11	6	4	17	8	6	3
Private Sector Adm	18	9	6	3	12	6	4	2
Mngment Related Occup.	16	7	5	4	8	5	2	1
PROFESSIONAL	15	7	5	3	10	5	3	2
Engineer	15	8	5	2	5	3	1	1
Math & Computer Scient.	7	4	2	1	4	3	*	1
Natural Scientist	11	5	4	2	5	2	2	1
Health Diagnosing	22	7	8	7	7	4	2	1
Health Treating	9	4	3	2	9	5	3	1
Lawyer, Judge	18	7	5	6	6	3	2	1
TECHNICAL SUPPORT OCC.	8	5	2	1	6	3	2	1
SALES OCCUPATIONS	16	7	5	4	12	5	4	3
Sales Supv.	16	7	5	4	13	6	4	3
Sales Reps, Fin &Business	20	8	6	6	12	6	4	2
Sales Reps,Commodities	14	6	5	3	6	3	2	1
Retail Sales	13	5	4	4	12	5	4	3
ADM. SUPPORT, CLERICAL	13	6	4	3	12	6	4	2
Clerical Supv.	12	6	4	2	12	8	3	1
Fin. Records Process.	19	8	4	2	17	8	6	3
Mail & Message Distr.	17	9	4	4	10	6	2	2
Sec'y, Steno., Typ.	-	-	-	-	11	5	4	2
Computer Operator	-	-	-	-	6	4	2	*
SERVICE OCCUP.	13	5	4	4	14	6	4	4
Protective Svc.	13	5	4	4	11	6	3	2
Food Svc.	5	2	2	1	11	5	3	3
Cleaning & Bldg. Svc.	21	9	7	5	20	10	6	4
Personal Svc.	19	6	5	8	12	5	3	4
Health Svc.	-	-	-	-	10	4	4	2
CRAFTS, REPAIR	13	7	4	2	14	7	4	3
MACH. OPER., ASSEMBLY	11	6	4	1	15	8	5	2
TRANSP; MATERIAL MOVING	13	7	4	2	12	6	4	2
LABORER, HANDLERS, CLEANER	8	4	2	2	10	5	3	2
FARMING, FORESTRY, FISHING	24	7	7	10	21	9	6	6
Farmer, Farm Mgr.	40	11	12	17	34	12	10	12
Forestry, Fishing	12	6	2	4	-	-	-	-

*Less than 1%

Source: U.S. Bureau of Labor Statistics

On the lower-than-average side are a set of occupations such as management related occupations (accountants, buyers, financial officers), doctors and lawyers, computer scientists and operators where women have made a stong move in recent years, but haven't had a chance yet to become 55 years of age and over. With the exception of the farm, women 65+ are way down on the low side across the occupational structure.

Our review so far has revolved around the question: What proportion of total employment in each of the occupational groups is accounted for by the older man and woman worker? Another way of looking at the data which can add to and clarify our perception of this matter is to ask the question: What, indeed, is the occupational distribution of older men and women workers? In other words, when all the dust settles, where do we find the older worker employed these days?

Here is the story for workers 65 years of age and over for 1987:

ALL MALE WORKERS 65+	100%	ALL FEMALE WORKERS 65+	100%
SALES	16	SERVICE	29
FARM	15	ADM. SUPPORT/CLERICAL	24
EXEC., ADM., MNGRIAL	15	SALES	15
PROFESSIONAL	13	PROFESSIONAL	10
SERVICE	12	EXEC., ADM., MNGRIAL	8
CRAFTS, REPAIR	11	MACH. OPER; ASSEMBLY	5
ADM. SUPPORT/CLERICAL	6	FARM	3
TRANSP, MATERIAL MOVING	5	CRAFTS, REPAIR	3
MACH. OPER; ASSEMBLY	3	TRANSP; MATERIAL MOVING	1
LABORER ,HANDLER, CLEANER	3	LABORER, HANDLER, CLEANER	1
TECHNICAL SUPPORT	1	TECHNICAL SUPPORT	1

The occupational concentration among the older women stands out: More than half (53%) are in the service and clerical fields. If we add the third ranking occupational group, sales, we account for two thirds of the employed women 65+.

The distribution among men workers 65 and over is much less concentrated. In fact, the first six ranking occupational groups among the men (of the total of eleven listed) all are in the two digit category, each accounting for at least one out of every nine employed men.

A similar tabulation for workers 55+ yields approximately the same kinds of rankings, and in both cases the standings reflect in good part the difference in occupational patterns between the sexes generally, e.g., the women's concentration in clerical and personal service work across the board. The fact that almost 20% of the women 65+ are employed in executive, managerial and professional jobs, however, is higher than it has been in the past and could foreshadow an increase in their standings as women develop their careers in these fields.

OUT OF THE WORK FORCE: We end this section with the following piece of intelligence, unintentionally in our original design but perhaps a good idea as it turns out. It emphasizes the need for policy and program development (as already described) in this field if we are to indeed elicit additional labor market participation on the part of the older person in a responsive and responsible manner, under current social and economic conditions.

In the regular monthly reports on employment, unemployment and related information, persons are not asked whether they want to work. For example, (and not going into all the nuances of the matter) a person at work is

of course counted as employed; people who have no job are not asked whether they want to or need to work; they are counted as unemployed if they are available for and are actively seeking work.

Those who are neither working nor looking for work, i.e., are out of the work force altogether are asked if they would like to work, and if so, why they are not seeking work. In 1987 there were 30 1/2 million persons 60 years of age and over out of the labor force. They were asked if they "wanted a job now". Ninety-eight percent (98%) said no. This was true for the 30 1/2 million as a whole, for the men, for the women, for Whites, Blacks, Hispanics and the Others: 98% said no.

Among the men who said no, the overwhelming majority gave as their reason for a no answer "Retired". In addition to the 86% who gave retirement as the reason, another 8% pointed to "Illness and Disability" . Among the women who said no, the most frequent response (62%) cited "Keeping House" and another 30% indicated "Retirement".

Which brings us to the 2% who said they did want a job now. When asked why they were not looking for work, 33% of the men gave "Illness and Disability" as the reason; the corresponding figure was 28% among the women.

D. Geographical Distribution of Older Citizens

By the middle of the 1980s, the percent of Florida's population which was 65 years and older was closing in on one out of five; in Alaska it was about one in thirty-three. Even without these extremes, there is indeed a very wide difference in this ratio among the states, as Table 2 shows (see p. 9). There are, of course, major differences as well within the states, central cities in contrast to suburbia, urban in contrast to rural areas, etc.

All these differences, whether inter- or intra- state, are a compound of historical development and past and current social and economic forces, varying from attitudes toward the older person as a worker, to the changing industrial base of a place to the size and composition of immigration as well as internal migration to and from a place.

As just a small example in an obviously complex matter, note the following:

	1970-1980			1980-1985		
	POP. RISE (000)	INTERNAL MIGRATION	MIGRATION AS % OF RISE	POP. RISE (000)	INTERNAL MIGRATION	MIGRATION AS % OF RISE
CALIFORNIA	3,697	1,573	43%	2,697	1,429	53%
TEXAS	3,031	1,481	49	2,140	1,202	56
FLORIDA	2,955	2,519	85	1,619	1,437	89

SOURCE: U.S. Bureau of the Census

California, Texas and Florida had the biggest population increases among the states both during the 1970s and the first half of the 1980s. As the figures show, migration played an enormous role in that increase. Florida is number one in its proportion of the population 65+ because of the composition of the migrant stream to its state. Texas, with quite a different age composition of its migrant stream, ranks well toward the bottom of state rankings with a ratio of about half of what it is in Florida. California is also below the national average in that ratio, again in good part because of the age composition of movers to its borders. All of this is also compounded by the differences in the size and characteristics of persons moving to these states from abroad.

These, too, are some of the additional phenomena that have to be taken into account in the design of the responsive and responsible programs to which reference has been made.

TABLE 2

PROPORTION OF POPULATION 65+
1985

USA	12.0
FLA	17.7
RI	14.4
ARK	14.3
PA	14.3
IO	14.3
MO	13.7
SD	13.7
NEB	13.5
MASS	13.4
WVA	13.3
KAN	13.3
ME	13.2
ORE	13.2
CON	13.0
WIS	12.9
MIN	12.8
NY	12.7
ND	12.7
NJ	12.6
OKL	12.3
ARIZ	12.3
ALA	12.1
DC	12.1
OHIO	12.1
TENN	12.1
ILL	11.9
KY	11.9
MISS	11.9
MONT	11.8
VT	11.8
IND	11.7
NH	11.6
WASH	11.4
NC	11.3
MICH	11.2
DEL	11.2
IDA	10.9
CAL	10.5
MD	10.4
VA	10.3
SC	10.2
GA	9.9
NEV	9.9
LA	9.8
N MEX	9.6
TEX	9.4
HAW	9.4
COLO	8.8
WYO	8.3
UTAH	7.9
ALAS	3.2

Bureau of Census/Current Population Reports/Series P-25 No. 998/Dec. 1986

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